

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esquire
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Attorneys for Secured Creditor
HSBC Bank USA, National Association as trustee on
behalf of the holders of the OPTEMAC Asset-Backed
Pass-Through Certificates, Series 2006-1

In Re:
Iziah Lockett & Vida Lockett

Debtors.



Order Filed on July 5, 2016 by
Clerk, U.S. Bankruptcy Court -
District of New Jersey

Case No.: 14-14064-SLM

Adv. No.:

Hearing Date: 6/22/2016 @ 9:00 a.m.

Judge: Stacey L. Meisel

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: July 5, 2016

A handwritten signature in cursive script, reading "Stacey L. Meisel".

Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtors: Iziah Lockett & Vida Lockett

Case No: 14-14064-SLM

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HSBC Bank USA, National Association as trustee on behalf of the holders of the OPTEMAC Asset-Backed Pass-Through Certificates, Series 2006-1, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 8 Hudson Avenue, East Orange, NJ 07018, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and David Witherspoon, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 15, 2016, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due May 2016 through June 2016 with \$544.65 in suspense for a total post-petition default of \$2,263.36 (1 @ \$1,245.38; 1 @ \$1,204.32; Late charges 2 @ 56.34, 2 @ 61.58, 1 @ 62.26, 1 @ 60.21; less suspense of \$544.65); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,263.36 will be paid by Debtors remitting, in addition to their regular monthly mortgage payment, \$377.22 per month for 5 months and \$377.26 for 1 month, which additional payments shall begin on July 1, 2016 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2016, directly to Secured Creditor care of its servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtors' Chapter 13 plan; and

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Debtors: Iziah Lockett & Vida Lockett

Case No: 14-14064-SLM

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Iziah Lockett
Vida Lockett
Debtors

Case No. 14-14064-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2016.

db/jdb +Iziah Lockett, Vida Lockett, 8 Hudson Ave, East Orange, NJ 07018-2310

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2016 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor HSBC Bank USA, National Association as trustee on behalf of the holders of the OPTEMAC Asset-Backed Pass-Through Certificates, Series 2006-1
bnicholas@kmlawgroup.com
David Jerome Witherspoon on behalf of Joint Debtor Vida Lockett daveslaw321@gmail.com,
prissycatina@yahoo.com
David Jerome Witherspoon on behalf of Debtor Iziah Lockett daveslaw321@gmail.com,
prissycatina@yahoo.com
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as trustee on behalf of the holders of the OPTEMAC Asset-Backed Pass-Through Certificates, Series 2006-1
dcarlon@kmlawgroup.com, dcarlon@zuckergoldberg.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
dcarlon@zuckergoldberg.com
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as trustee on behalf of the holders of the OPTEMAC Asset-Backed Pass-Through Certificates, Series 2006-1
dcarlon@kmlawgroup.com, dcarlon@zuckergoldberg.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services; successor by merger to Wells Fargo Dealer Services, Inc., f/k/a Wachovia Dealer Services, Inc. mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 9